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6/25/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 09/259,770
Applicant(s) : Stephen J. HODGDON et al.
Filed : February 26, 1999
Title : METHOD OF RISK MANAGEMENT AND OF ACHIEVING A RECOMMENDED
ASSET ALLOCATION AND WITHDRAWAL STRATEGY, AND COMPUTER
READABLE MEDIUM, APPARATUS AND COMPUTER PROGRAM THEREOF

Art Unit : 3624
Examiner : Jagdish PATEL

Docket No. : 3635-4000

AMENDMENT UNDER 37 C.F.R. 1.111

Mail Stop NO FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action of March 20, 2003, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.